

WHAT IS CLAIMED IS:

1 1. A method of providing money to a user at an entertainment machine in
2 an institution, the method comprising:
3 providing the entertainment machine associating a point of sale device with
4 the entertainment machine;
5 coupling the entertainment machine to a slot accounting system via a
6 communication channel;
7 coupling the slot accounting system to a slot accounting system via the
8 communication channel;
9 coupling the active layer to a host processor via the communication channel;
10 coupling the host processor to a financial institution via the communication
11 channel;
12 requesting electronic funds via the point of sale device;
13 forwarding the request to the active layer;
14 profiling the request and either approving or disapproving the request;
15 forwarding the request to the host processor if the request is approved during
16 profiling;
17 requesting pre-authorization for the request from the financial institution; and,
18 forwarding electronic funds to at least the institution if the request is pre-
19 authorized.

1 2. A method in accordance with claim 1 wherein the request for
2 electronic funds are considered a point-of-sale transaction.

1 3. A method in accordance with claim 1 wherein the electronic funds are
2 forwarded the slot accounting system and to the entertainment machine.

1 4. A method in accordance with claim 1 wherein the electronic funds are
2 forwarded to a cashier's location in the institution.

1 5. A method in accordance with claim 4 wherein a representative of the
2 institution brings money or gaming chips to the user.

1 6. A method in accordance with claim 4 wherein the user is instructed to
2 go to the cashier's location to retrieve money or gaming chips.

1 7. A method in accordance with claim 1 wherein the communication
2 channel comprises at least one of a wireless system, a telephone system and an internet
3 system.

1 8. A system for providing money to a user at an entertainment machine,
2 the system comprising:

3 a. a point of sale device in communication with the entertainment
4 machine;

5 b. an active layer computer and server coupled to the POS device via a
6 communication channel;

7 c. an intermediate host processor coupled the active layer computer and
8 server via the communication channel and coupled to a financial institution via the
9 communication channel;

10 wherein the communication channel comprises at least one of a wireless
11 system, a telephone system and an internet system.

004707-4070